Case 2:10-cv-00291-GMN -RJJ Document 39 Filed 02/09/11 Page 1 of 21

1 2	STATE BAR NO. 5382						
3	LEWIS AND ROCA LLP 3993 Howard Hughes Pkwy., Ste. 600						
4	Las Vegas, NV 89169 (702) 949-8200 (702) 949-8398/fax						
5	Attorneys for Defendants Recontrust Company,						
6	N.A. and BAC Home Loan Servicing, LP						
7	UNITED STATES DISTRICT COURT						
8	FOR THE DISTRICT OF NEVADA						
9	ROBERT ALLEN WALLS,	Case: 2:10-cv-00291-GMN-RJJ					
10	Plaintiff,						
11	VS.	SUPPLEMENT TO NOTICE OF REMOVAL					
12	RECONTRUST COMPANY, N.A.; BAC HOME LOAN SERVICING, LP;	REMOVAL					
13	Defendants.						
14							
15	The Court held a Status Conference in the	his case on February 4, 2011. At the conference,					
16 17	and despite the Court's ruling on May 26, 2010 granting Defendants' Motion to Dismiss (Dkt. 20)						
18	the Court indicated wanted to discuss removal jurisdiction. Plaintiff has not contested federal						
19	court jurisdiction.						
20	Plaintiff is a California citizen who purchased a second home in Nevada but has since						
21	defaulted on his loan. Plaintiff filed this instant wrongful foreclosure action on February 2, 2010						
22	in Nevada State Court alleging the bank breached a fiduciary duty to him by loaning him money.						
23	Defendants removed this case to Federal Court	and on March 3, 2010, moved to dismiss the					
24	Complaint for failure to state a claim. Defendants voluntarily offered Plaintiff a loan modification						
25	that would modify the interest-rate note to a fixed rate note. The Court previously viewed the loan						
2627	modification offer as well below market rates and "very reasonable." Plaintiff did not accept the						
28	offer.						
	1						

On May 5, 2010, the Court granted the Motion to Dismiss but ordered the parties to mediation for Plaintiff to "prove he is serious about living up to his obligations...". The mediation did not occur until January 20, 2011 due to Plaintiff's failure to complete the forms required by the Nevada Mediation Program. Despite this, Defendants entered mediation with Plaintiff. At the mediation, Defendants agreed to allow Plaintiff the opportunity to market the property for a short sale and agreed to hold off on foreclosure for yet another 60 days.

A. Prejudice to Defendants

At the February 4, 2011 hearing, although the Court acknowledged the dismissal order and the mediation attempts, the Court indicated it was considering vacating the dismissal order and remanding the case to State Court. Such action, while entirely in the discretion of the Court, would impose a tremendous prejudice on Defendants.

Plaintiff has been able to delay these proceedings for over a year. He has not complied with the Court's recent Order to make payments on the property. Most recently, Check #3395 from Robert Walls in the amount of \$1,431.00, deposited on February 7, 2011, bounced, was rejected and not honored by his bank.

Conversely, Defendants have done everything that the Court has requested of them.

Defendants offered Plaintiff a sweetheart loan modification. Defendants waited nearly a year for plaintiff to get his mediation documents turned in and to get a mediation scheduled. Defendants made concessions at the mediation so that Plaintiff could still try to short-sale the property.

If the court were to now force Defendants to now start over in State Court, besides just delaying the inevitable, Plaintiff would be rewarded for rejecting Defendants offers and dragging out this matter.

B. Citizenship of ReconTrust Company

ReconTrust Company, N.A. is a National Association. National associations are citizens of the state of their main office as stated in their articles of association. *Wachovia Bank, N.A. v.*

ase 2:10-cv-00291-GMN -RJJ Document 39 Filed 02/09/11 Page 3 of 21

Schmidt, 546 U.S. 303, 318 (2006). There appears to be confusion as to the citizenship of ReconTrust. There were two ReconTrust Companies until 2009. ReconTrust Company, was a Nevada corporation which was merged into ReconTrust Company, the National Association in 2009 (See Ex. A, merger agreement.) ReconTrust Company N.A. is believed to have been originally incorporated in the State of Texas. However, with the acquisition of Countrywide Home Loans and ReconTrust by Bank of America, also in 2009, it appears that the major base of operations is now in California. There are also significant operations still in Texas as well as Florida. There are competing court rulings that holding that ReconTrust is a citizen of Texas and a citizen of California. "[T]he locus for Recontrust N.A.'s main office is Texas." Garand v. J.P. Morgan Chase Bank, N.A., 2010 WL 2695666, at *1 (D. Nev. July 2, 2010).

Here regarding the Walls foreclosure, the Notice of Default and the Notice of Sale list Richardson, Texas as ReconTrust's place of business. (Attached hereto as Exhibits B and C.). Counsel has not yet been able to obtain yet the Articles of Incorporation, which might be definitive on the subject.

Defendants ask this court to put an end to this long delayed case. The court could certainly find diversity, or no diversity based on the competing documents. Should the court be intent on . . .

∥ . .

22 | .

1 remanding the case to State Court, Defendants ask that it be done on an expedited basis so that 2 Motions to Dismiss can once again be filed in this case and the litigation finally reach a resolution. 3 DATED this 27day of February, 2011. 4 LEWIS AND ROCALLP 5 6 J. CHRISTOPHER JORGENSEN, ESQ. 7 3993 Howard Hughes Pkwy., Ste. 600 8 Las Vegas, NV 89169 Attorneys for Defendants 9 10 11 12 13 **CERTIFICATE OF SERVICE** 14 I hereby certify that service of the foregoing document was made on the $\frac{9}{2}$ day of 15 February 2011 by depositing a copy for mailing, first class mail, postage prepaid, at Las Vegas, Nevada, to the following: 16 17 Robert Allen Walls 12400 Ventura Blvd., #926 18 Studio City, CA 91604 19 Pro Se Plaintiff 20 an employee of Lewis and Roca LLP 21 22 23 24 25 26

tase 2:10-cv-00291-GMN -RJJ Document 39 Filed 02/09/11 Page 4 of 21

27

28

EXHIBIT A

CERTIFICATE OF SECRETARY RECONTRUST COMPANY, NATIONAL ASSOCIATION a national banking association with trust powers

The undersigned, the duly appointed and acting Secretary of ReconTrust Company, National Association, a national banking association with trust powers (the "Company") hereby certifies the following on behalf of the Company:

- 1. That attached hereto as Exhibit A is a true and correct copy of the merger certification issued by the Office of the Comptroller of the Currency evidencing the merger of ReconTrust Company, a Nevada corporation, with and into the Company, effective June 1, 2009; and
- 2. That attached hereto as Exhibit B is a true and correct copy of the Articles of Merger filed with the Secretary of State of the State of Nevada on June 2, 2009, also evidencing the merger of ReconTrust Company, a Nevada corporation with and into the Company.

IN WITNESS WHEREOF, I have hereunto signed my name and affixed the seal of the Company on this 20th day of May, 2010.

> RECONTRUST COMPANY, NATIONAL ASSOCIATION

> > Aindoner

Secretary

EXHIBIT A



Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

June 1, 2009

Radhi Thayu, Assistant General Counsel Bank of America Corporation NY1-100-18-07 One Bryant Park New York, New York 10036

Re: Application to Merge ReconTrust Company into ReconTrust Company, N.A. (Application Control No. 2008-ML-0267)

Dear Ms. Thayu:

This letter is the official certification of the Office of the Comptroller of the Currency of the merger of ReconTrust Company, Thousand Oaks, California, into and under the charter of ReconTrust Company, NA, Thousand Oaks, California (charter number: 24559), effective June 1, 2009.

If you have questions regarding this letter, please contact me at (202) 874-4588. Please reference the application control number in any correspondence.

Sincerely,

David Reilly

Senior Licensing Analyst

EXHIBIT B



ROSS MILLER RUSS MILLEN Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 89701-4520 (775) 684 6708 Website: www.nvsos.gov

Articles of Merger (PURSUANT TO NRS 92A.200)

Page 1

Filed in the office of · In Man

Ross Miller Secretary of State State of Nevada

Document Number 20090458192-00

Filing Date and Time 06/02/2009 3:20 PM

Entity Number

E0533422007-5

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS POR OFFICE USE ONLY

Articles of Merger (Pursuant to NRS Chapter 92A - excluding 92A.200(4b))

) Name and jurisdiction of organization of ea than four merging entities, check box required information for each additional ent	and attach an 81/2" x11" t	
ReconTrust Company	1. K	
Name of merging entity		
Nevada	Corporation	
Jurisdiction	Entity type *	
Name of merging entity		
Jurisdiction	Enlity type *	
Name of merging entity	A Print	
The state of the s	Entity type *	•
Jurisdiction	cinty type	and the second s
Name of merging entity		•
isating or mording arrord	ŝ ŝ	ý ý v Š.
Jurisdiction	Entity type *	v
and,		
ReconTrust Company, National Association	•	*-
Name of surviving entity	SS 4 1128 S4 4	
United States	National Banking A	ssociation
Jurisdiction	Entity type *	

Filing Fee: \$350.00

This form must be accompanied by appropriate fees.

Neveda Secretary of State 92A Marger Page 1 Revised; 3-26-09

^{*} Corporation, non-profit corporation, limited partnership, limited-liability company or business trust.



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 89701-4520 (775) 684 5708 Website: www.nvsos.gov

Articles of Merger (PURSUANT TO NRS 92A.200)

USE BLACH

Page 2	
K INK ONLY - DO NOT HIGHLIGHT	above space is for office use only
Forwarding address where copies of process may be see Nevada (if a foreign entity is the survivor in the merger - N	
Attn: Litigation In-Take	
c/o: 30870 Russell Ranch Road, CA6-916-02-01 Westlake Village, CA 91361	:
	,
3) (Choose one)	
The undersigned declares that a plan of merger has entity (NRS 92A,200).	been adopted by each constituent
The undersigned declares that a plan of merger has entity (NRS 92A,180)	been adopted by the parent domestic
4) Owner's approval (NRS 92A.200) (options a, b, or c must be	used, as applicable, for each entity) (If
there are more than four merging entities, check box	and attach an 8 1/2" x 11" blank sheet
containing the required information for each additional er	ntity);
(a) Owner's approval was not required from	· · · · · · · · · · · · · · · · · · ·
Name of merging entity, if applicable	*
Name of merging entity, if applicable	
Name of merging entity, if applicable	
Name of merging entity, if applicable	
and, or;	Mark 1
Name of surviving entity, if applicable	
must be accompanied by appropriate fees.	Novada Secretary of State 52A Merger Page 2 Revised: 3-28-09

This form



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 89701-4520 (775) 684 6708 Website: www.nvsos.gov

Articles of Merger (PURSUANT TO NRS 92A 200) Page 3

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

(b) The plan was approved by the required consent of the owners of ":

ReconTrust Company
Name of merging entity, if applicable

and, or,

ReconTrust Company, National Association Name of surviving entity, if applicable

This form must be accompanied by appropriate fees.

Novada Secretary of State 92A Merger Page 3 Revised: \$28-09

^{*} Unless otherwise provided in the certificate of trust or governing instrument of a business trust, a marger must be approved by all the trustees and beneficial owners of each business trust that is a constituent entity in the merger.



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 88701-4520 (775) 684 5708 Websits: www.nveos.gov

Articles of Merger (PURSUANT TO NRS 92A.200)

Page 4

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

(c) Approval of plan of merger for Nevada non-profit corporation (NRS 92A 160):

The plan of merger has been approved by the directors of the corporation and by each public officer or other person whose approval of the plan of merger is required by the articles of incorporation of the domestic corporation.

Name of merging entity, if applicable

Name of merging entity, if applicable

Name of merging entity, if applicable

Name of merging entity, it applicable

and, or;

Name of surviving entity, if applicable

This form must be accompanied by appropriate fees.

Herada Secretary of State 924 Merger Page 4 Revised; 3-28-69



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevada 89701-4520 (775) 684 6708 Webalte: www.nvsos.gov

Articles of Merger (PURSUANT TO NRS 92A:200) Page 5

USE BLACK INK ONLY - DO NOT HIGHLIGHT

A SHA WALL TO	oo Not moneyout
	dments, if any, to the articles or certificate of the surviving entity. Provide numbers, if available. (NRS 92A,200)*:
	, , , , , , , , , , , , , , , , , , ,
\$	
:	
,	
6) Locati	lon of Plan of Merger (check a or b):
X	(a) The entire plan of merger is attached;
97,	
	(b) The entire plan of merger is on file at the registered office of the surviving corporation, limited-liability company or business-trust, or at the records office address if a limited partnership, or other place of business of the surviving entity (NRS 92A.200).
7) Effecti	ive date (optional)**:
d and restat	ted articles may be attached as an exhibit or integrated into the articles of merger. Please entitle them
or "Amend" to "I	sed and Restated, accordingly. The form to accompany restated articles prescribed by the secretary of st amended and/or restated articles. Pursuant to NRS 92A.160 (marger of aubsidiary into parent - Nevada r more of aubsidiary), the articles of merger may not contain amendments to the constituent documents of

This form must be accompanied by appropriate fees.

Nevada Secretary of State 92A Merger Page 5 Reviews: \$-28-09

^{*} Ambr "Resta must a parent owning 90% or more of subsidiary), the articles of merger may not con surviving entity except that the name of the surviving entity may be changed.

²⁸ A merger takes effect upon filing the articles of merger or upon a later date as specified in the articles, which must not be more than 90 days after the articles are filed (NRS 92A.240).



ROSS MILLER Secretary of State 204 North Carson Street, Suite 1 Carson City, Nevade 89701-4520 (776) 684 6708 Website: www.nvaos.gov

Articles of Merger (PURSUANT TO NRS 92A 200)

Page 6

USE BLACK INK ONLY - DO NOT HIGHLIGHT

ABOVE SPACE IS FOR OFFICE USE ONLY

3) Signatures - Must be signed by: An officer of each Nevada Ilmited partnership; All general partnership; A manager of each Nevada Ilmit member if there are no managere; A trustee	partners of each N led-liability compan	evada limited-liability limited y with managers or one
(if there are more than four marging antities sheet containing the required information is	s, check box []; for each additional	and attach an 8 1/2" x 11" blank entity.):
ReconTrust Company Name of merging entity	es ye	
X Dena dindger	Secretary	06/01/2009
Signature	Title	Date
Name of merging entity		, MAN 147 - 147 2 - 1 - 1
X		
Signature .	Title	Date
and the second of the second o		
Name of merging entity		
X		, -
Signature	Title	Date
gramme a management of the contract of		
Name of merging entity		
X	n agaman yan isan i	•
Signature	Title	Date
ReconTrust Company, National Association		
Name of surviving entity		
* Dema Sindones	Secretary	06/01/2009
Signature	Tille	Date

IMPORTANT: Failure to include any of the above information and submit with the proper fees may cause this filling to be rejected.

This form must be accompanied by appropriate fees.

Novada Secretary of State 92A Marger Page 6 Royland: 3-26-09

^{*} The articles of merger must be signed by each foreign constituent entity in the manner provided by the law governing it (NRS 92A 230). Additional signature blocks may be added to this page or as an aftechment, as needed.

AGREEMENT AND PLAN OF MERGER OF RECONTRUST COMPANY, a Nevada corporation WITH AND INTO RECONTRUST COMPANY, NATIONAL ASSOCIATION a nationally chartered banking association

THIS AGREEMENT AND PLAN OF MERGER is made and entered into as of the 19th day of November, 2008, by and between ReconTrust Company, a Nevada corporation ("Nevada") and ReconTrust Company, National Association, a nationally chartered banking association ("N.A.").

A, Nevada and N.A. and their respective shareholders and boards of directors, have approved the statutory merger of Nevada with and into N.A. upon the terms and conditions set forth herein.

NOW, THEREFORE, Nevada and N.A. agree as follows:

- 1. Merger. At the Effective Time (as defined below), Nevada shall be merged with and into N.A. (the "Merger") in accordance with the provisions of section 215a-3 of the National Bank Act, the Regulations of the Comptroller of the Currency and section 92A.190 of the Nevada Revised Statutes; N.A. shall be and continue in existence as the surviving corporation (the "Surviving Corporation"); and the separate existence of Nevada shall cease upon the Effective Time of the Merger in accordance with the provisions of the laws of the State of Nevada.
- 2. Effective Time. The Merger shall become effective on the date specified in the certificate of merger to be issued by the Comptroller of the Currency in connection with the Merger, which shall be a date agreed to by N.A. and Nevada, subject to the approval of the Comptroller of the Currency, or such other date as shall be provided by law and agreed to by the parties hereto.
- 3. Effect of Merger on Outstanding Shares. The manner of converting or canceling shares of Nevada and N.A. shall, by virtue of the Merger, be as follows:
- (a) The number of authorized shares of Nevada is 1,000 and all are of one class of common shares. At the Effective Time, each issued and outstanding share of Nevada shall be immediately surrendered to the Surviving Corporation for cancellation without payment of any consideration therefore; no shares of the Surviving Corporation shall be issued or issuable in respect thereof.
- (b) The number of authorized shares of N.A. is 10,000 and all are of one class of common shares. At the Effective Time, each issued and outstanding share of N.A. shall not be converted in any manner, but each said share which is issued as of the Effective Time of this Merger shall continue to represent one issued share of the Surviving Corporation.

- Articles of Association. The Articles of Association, as amended of N.A. in offect as the
 Effective Time of the Merger shall continue to be the Articles of Association of the Surviving
 Corporation.
- 5. Bylans. The Bylans of N.A. in effect at the Effective Time of the Marger shall continue to be the Bylans of the Surviving Corporation.
 - 6. Other Provisions.
- (a) The directors and officers of N.A. at the Effective Time of the Morger shall continue to be the directors and officers of the Sarviving Corporation, all of whom shall hold their directorships and offices until the election and qualification of their respective successors or until their tenure is otherwise terminated in accordance with the Bylaws of the Surviving Corporation.
- (b) The Merger is conditioned on the receipt of all required consents, approvals and permissions, and the Board of Directors and the proper officers of Nevada and of the Surviving Corporation, respectively, are hereby authorized, empowered and directed to do any and all acts and things, and to make, execute, deliver, file, end/or record any and all instruments, papers and documents which shall be or become necessary, proper or convenient to party out or put into effect any of the provisions of this Agreement and Plan of Merger or of the Merger herein provided for.

IN WITNESS WHEREOF, Novada and N.A. have caused this Agreement and Plan of Merger to be executed as of the day and year first written above.

ReconTrust Company a Nevada corporation

By: Mar

Provident and Chief Pinancial Officer

Secretary

ReconTrast Company, N.A.
a nationally observed banking association

Orgory C. Marksrlan

President and Chief Financial Offices

Devra Lindgren

Secretary

EXHIBIT B

RECORDING REQUESTED BY: WHEN RECORDED MAIL TO: RECONTRUST COMPANY 2380 Performance Dr, TX2-985-07-03 Richardson, TX 75082

Attn: TS No. 09-0091459 Title Order No. 090454787

APN No. 124-31-225-010

Fee: \$15.00 RPTT: \$0.00 N/C Fee: \$0.00 06/25/2009 14:49:37 T20090222608 Requestor: FIDELITY NATIONAL DEFAULT SO Debbie Conway ANI Clark County Recorder Pgs: 2

NEVADA IMPORTANT NOTICE NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: RECONTRUST COMPANY, N.A., is the duly appointed Trustee under a Deed of Trust dated 10/16/2006, executed by ROBERT ALLEN WALLS, A SINGLE MAN as Trustor, to secure certain obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as beneficiary recorded 10/24/2006, as Instrument No. 0005136 (or Book 20061024, Page) of Official Records in the Office of the County Recorder of Clark County, Nevada. Said obligation including ONE NOTE FOR THE ORIGINAL sum of \$229,000.00. That a breach of, and default in, the obligations for which such Deed of Trust is security has occurred in that payment has not been made of: FAILURE TO PAY THE INSTALLMENT OF PRINCIPAL, INTEREST AND IMPOUNDS WHICH BECAME DUE ON 03/01/2009 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST AND IMPOUNDS, TOGETHER WITH ALL LATE CHARGES, PLUS ADVANCES MADE AND COSTS INCURRED BY THE BENEFICIARY, INCLUDING FORECLOSURE FEES AND COSTS AND/OR ATTORNEYS' FEES. IN ADDITION, THE ENTIRE PRINCIPAL AMOUNT WILL BECOME DUE ON 11/01/2036 AS A RESULT OF THE MATURITY OF THE OBLIGATION ON THAT DATE.

That by reason thereof, the present beneficiary under such deed of trust has executed and delivered to RECONTRUST COMPANY, N.A. a written Declaration of Default and Demand for sale, and has deposited with RECONTRUST COMPANY, N.A. such deed of trust and all documents evidencing obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed Of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occured. Where reinstatement is possible, if the default is not cured within 35 days following recording and mailing of this Notice to Trustor or Trustor's successor in interest, the right of reinstatement will terminate and the property may there after be sold. The Trustor may have the right to bring court action to assert the non existence of a default or any other defense of Trustor to acceleration and sale.

RECONTRUST COMPANY, as agent for the Beneficiary
By: Ridelity National Default Solutions, as Agent
By: LSI Tyle Agency, Inc., an Illinois Corporation, as Agent
Anselmo Pagkaliwangan
Ansenio I agrani angan
State of: California
County of: Orange
On 4.25.309, before me, Chric Born, Notary
Public, personally appeared Anselmo Pagkaliwangan, who proved to me on the basis of satisfactory
evidence to be the person whose name is subscribed to the within instrument and acknowledged to m
that he executed the same in his authorized capacity and that by his signature on the instrument the
person, or the entity upon behalf of which the person acted, executed the instrument.
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.
WITNESS my hand and official seal.
Signature Contre Porr (Seal)
Connie Leona8
CONTILL DEDITIONS

CONNIE L. BORRAS
Commission # 1733995
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2011

EXHIBIT C

Pgs: 2 DEBBIE CONWAY CLARK COUNTY RECORDER

WHEN RECORDED MAIL TO: RECONTRUST COMPANY 2380 Performance Dr, TX2-985-07-03 Richardson, TX 75082

TS No. 09-0091459 Title Order No. 090454787

APN No.:124-31-225-010

NEVADA NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/16/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that RECONTRUST COMPANY, N.A., as duly appointed trustee pursuant to the Deed of Trust executed by ROBERT ALLEN WALLS, A SINGLE MAN, dated 10/16/2006 and recorded 10/24/2006, as Instrument No. 0005136, in Book 20061024, Page, of Official Records in the office of the County Recorder of CLARK County, State of Nevada, will sell on 10/19/2009 at 10:00 AM, at at the front entrance to the Nevada Legal News, 930 S. Fourth St., Las Vegas, NV at public auction, to the highest bidder for cash(in the forms which are lawful tender in the United States, payable in full at time of sale), all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 5222 PIONEER CABIN COURT, NORTH LAS VEGAS, NV 89031. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$239,968.62. It is possible that at the time of sale the opening bid may be less than the total indebtedness due.

In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender othere than cash is accepted, the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter or right. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided therein, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust.

DATED: September 30, 2009 RECONTRUST COMPANY NA, Trustee 2380 Performance Dr., TX 2-985-07-03 Richardson, TX 75082 Phone/Sale Information (800)281-8219

By:

Jonessa Cyruz, Team Member

RECONTRUST COMPANY NA is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose.